CIHM
Microfiche
Series
(Monographs)

ICMH
Collection de
microfiches
(monographies)



Canadian Institute for Historical Microreproductions / Institut canadien de microreproductions historiques

© 1996

L'exemplaire filmé fut reproduit grâce à la générosité de:

Archives of Ontario
Toronto

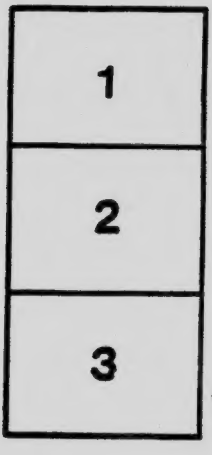
Les images suivantes ont été reproduites avec le plus grand soin, compte tenu de la condition et de la netteté de l'exemplaire filmé, et en conformité avec les conditions du contrat de filmage.

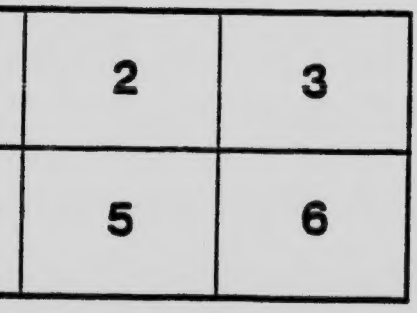
Les exemplaires originaux dont la couverture en papier est imprimée sont filmés en commençant par le premier plat et en terminant soit par la dernière page qui comporte une empreinte d'impression ou d'illustration, soit par le second plat, selon le cas. Tous les autres exemplaires originaux sont filmés en commençant par la première page qui comporte une empreinte d'impression ou d'illustration et en terminant par la dernière page qui comporte une telle empreinte.

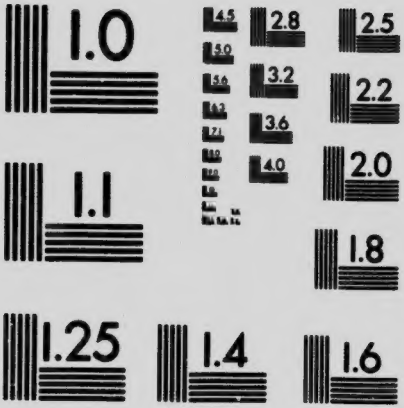
Un des symboles suivants apparaîtra sur la dernière image de chaque microfiche, selon le cas: le symbole ⟶ signifie "A SUIVRE", le symbole ∇ signifie "FIN".

Les cartes, planches, tableaux, etc., peuvent être filmés à des taux de réduction différents. Lorsque le document est trop grand pour être reproduit en un seul cliché, il est filmé à partir de l'angle supérieur gauche, de gauche à droite, et de haut en bas, en prenant le nombre d'images nécessaire. Les diagrammes suivants illustrent la méthode.









MICROCOPY RESOLUTION TEST CHART
NATIONAL BUREAU OF STANDARDS
STANDARD REFERENCE MATERIAL 1010a
(ANSI and ISO TEST CHART No. 2)

41

1904

The Bulletin

Assessment Life Insurance Chart

PRICE TWENTY-FIVE CENTS

THE BULLETIN PUBLISHING CO. OF TORONTO, LIMITED

If at all
interested
in the

Business and Financial Standing of Life Insurance Companies

you will find a very handy guide and reference in

THE

Bulletin Life Table

This publication, which is in convenient form for the pocket, shows Business and Financial Standing of

Life Insurance Companies

operating in Canada as shown by Government Returns.

PRICE 10 CENTS

The Bulletin Publishing Co'y, Limited

18 Toronto St., TORONTO, CANADA

CHART

OF THE

Assessment Life Associations and Friendly Societies

Transacting Business in Canada

SHOWING the Business Done, Death Claims Paid, Number of Assessments Made, Income, Expenses, Assets, Etc.

Of the leading Life Associations and Friendly Societies licensed to do business in Canada; 1894 to 1903 inclusive. Also Table of Rates for $1,000 of Insurance in each; Expectation of Life, and Compound Interest Tables.

PUBLISHED BY

THE BULLETIN PUBLISHING CO.

OF TORONTO, LIMITED.

18 Toronto Street, TORONTO.

Prices in lots of 100, $15; Single copies, 25c

Entered according to Act of the Parliament of Canada, in the year one thousand nine hundred and four, by THE BULLETIN PUBLISHING CO. OF TORONTO, LIMITED, at the DEPARTMENT OF AGRICULTURE.

Special Notice.

THE returns of the several Associations and Societies given in this Chart, up to and including 1902, are taken from the latest obtainable Government Reports, and are therefore authentic. The figures for 1903 have, at our request, been kindly furnished by the Secretaries of the several Associations and Societies and we take this opportunity to thank them for the courtesy.

The Rates per $1,000 of Insurance given on pages 16 and 17 are up-to-date, and have been verified by the management of each Association or Society.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903 inclusive.

Name of Association or Society.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets.	Assets per $1,000 of Insurance.	No. of Assessments made during year.
					$	$	$	$	$	$	$	$	
*Ancient Order of Foresters	**1903**	**(A) 953**	**208**	**103**	**382,940**	**87,200**	**198,850**	**6,500**	**19,943**	**2,857**	**53,667**	**62.19**	.....
(Organized 1871.)	**1903**	**(B) 14,982**	**2,062**	**1,589**	.....	.....	.....	.....	**134,729**	**23,770**	**203,003**	.....	.....
Head Office Toronto	1902	(A) 848	117	115	757,790	77,582	111,581	12,212	17,426	2,058	43,128	56 91	.....
W. Williams,	1902	(B) 13,500	2,000	1,300	.....	.....	.....	10,727	139,893	28,232	193,564	.....	.....
Permanent Secretary.	1901	(A) 889	212	104	750,378	112,003	264,500	9,451	16,702	3,000	40,137	54.00	.....
	1901	(B) 13,560	2,000	1,500	.....	.....	.....	11,260	138,409	32,023	178,950	.....	.....
	1900	(A) 1,071	297	218	684,089	200,938	166,734	5,869	14,861	2,335	42,188	62.00	.....
	1900	(B) 16,309	.....	.....	(1) 1,641,200	.....	.....	(2) 11,560	138,805	66,551	182,114	.....	.....
	1900	.....	.....	.....	.....	.....	.....	(3) 54,510	.....	.....	.....	.....	.....
	1899	1,150	82	22	891,063	20,000	92,000	6,000	8,186	1,820	35,294	39.00	.....
	1899	16,050	.....	.....	1,720,000	.....	.....	13,897	142,750	65,420	223,063	.....	.....
	1899	.....	.....	.....	.....	.....	.....	53.607	.....	.....	.....	.....	.....
	1898	(a) 15,729	1,800	1,784	1,979,600	316,000	270,000	10,350	282,297	51,371	226,038	70.63	(*) 12
	1898	1,084	99	153	1,220,500	195,000	116,250	6,500	included	in above			
	1897	(a) 15,713	1,700	1,580	1,851,000	237,000	255,000	12,195	286,127	50,108	211,526	66.99	12
	1897	1,145	73	61	1,299,250	61,000	77,500	10,000	included	in above			
	1896	(a) 12,443	1,500	1,572	1,866,450	225,000	220,000	10,065	273,234	40,231	209,433	66.30	12
	1896	1.132	111	98	1,292,500	114,500	117,750	9,000	included	in above			
	1895	(a) 12,515	1,492	1,620	1,877,250	192,000	223,800	11,200	262,389	39,301	203,992	65.00	12
	1895	1,119	164	91	1,289,250	109,000	197,250	14,000	included	in above			
	1894	(a) 12,643	.....	.....	1,664,300	.....	.....	.....	.....	.....	.....	.....	.....
	1894	1,057	167	187	1,215,000	205,750	200,500	6,000	115,070	56,080	201,963	70.18	12
Ancient Order United Workmen.	**1903**	**46,125**	**3,658**	**2,937**	**72,388,500**	**3,527,000**	**3,715,000**	**742,800**	**878,578**	**54,437**	**447,377**	**6.18**	**13**
(Organized 1879.)	1902	45,404	3,918	2,404	72,200,500	2,933,000	4,072,000	671,450	794,706	52,917	334.935	4.63	13

Head Office, Toronto. M. D. Carder, Grand Recorder.	1901	43,890	4,848	1,927	71,061,500	2,400,000	5,146,000	632,000	724,323	48,913	247,090	3.48	12	
	1900	40,969	4,438	1,510	68,315,500	2,133,000	4,822,500	612,921	748,978	40,421	235,075	3.56	13	
	1899	38,041	4,323	1,462	65,626,000	2,159,000	4,662,500	568,179	670,135	35,986	175,089	2.65	12	
	1898	35,180	3,777	1,598	63,122,500	2,585,500	4,337,000	549,000	644,751	34,963	109,191	1.73	12	
	1897	33,001	5,295	885	61,371,000	1,696,000	7,361,000	493,742	611,387	38,296	48,551	.79	14	
	1896	29,909	4,198	591	58,088,000	1,168,000	7,047,000	439,000	526,475	32,484	22,462	.38	14	
	1895	28,331	2,562	496	56,269,000	1,057,000	4,798,000	460,000	559,959	28,288	3,734	.07	18	
	1894	27,561	2,732	(†)2,315	55,122,000	4,630,000	5,464,000	422,000	450,342	28,148	4,707	.08	(c)18	
Canadian Order of Foresters	**1903**	**52,160**	**7,409**	**3,132**	**52,898,000**	**2,966,392**	**7,093,000**	**268,607**	**674,129**	**65,585**	**1,558,347**	**29.46**	**12**	
(Organized 1879.)	1902	50,214	8,120	2,509	50,933,000	2,246,875	7,736,000	272,125	587,897	63,735	1,335,525	26.22	12	
Head Office, Brantford, Ont.	1901	44,865	7,103	2,170	45,716,000	2,024,207	6,834,000	215,793	436,415	55,352	1,157,102	25.31	12	
Geo. Faulkner, High Secretary.	1900	40,142	6,819	2,138	41,122,000	1,909,331	6,722,500	195,669	387,920	47,156	986,889	23.99	12	
	1899	35,657	7,015	1,989	36,504,500	1,922,964	6,858,000	158,035	337,645	45,885	847,238	23.89	12	
	1898	30,789	5,686	1,925	31,727,500	1,974,062	5,569,000	143,937	334,964	39,981	701,188	22.09	12	
	1897	27,165	5,058	1,838	28,276,500	1,555,147	5,127,000	152,324	288,964	29,024	596,008	21.06	12	
	1896	24,092	4,248	1,132	24,857,000	1,297,049	4,316,000	115,979	228,784	26,211	526,717	21.10	12	
	1895	21,089	2,535	1,236	21,954,029	1,248,000	2,685,000	104,823	311,531	21,127	526,638	23.98	12	
	1894	19,891	3,749	1,256	20,621,852	1,278,000	4,069,000	105,147	291,987	16,969	430,999	20.89	12	
Canadian Order of Oddfellows...	**1903**	**3,620**	**506**	**315**	**2,698,050**	**243,500**	**354,750**	**23,850**	**35,285**	**14,965**	**64,585**	**23.61**	**12**	
(Organized 1852.)	**1903**	**(End.) 119**	none	**35**	**37,400**	**10,400**	none	**400**	.....	.....	.....			
Head Office, Toronto.	1902	3,423	506	411	2,576,80	227,550	355,450	17,300	32,405	14,366	64,404	24.99	12	
Robert Fleming, Grand Secretary.	1902	(End.) 153	none	17	47,800	4,400	.....	800	in	cluded in	above.			
	1901	3,327	455	302	2,448,900	249,000	367,100	8,250	31,372	12,576	60,013	24.00	12	
	1901	(End.) 170	none	150	52,200	47,600	none	800	included	in	above.			
	1900	3,195	503	492	2,330,800	392,000	358,750	19,950	28,966	12,357	43,729	18.00	12	
Endowment	1900	320	none	16	99,800	3,400	none	1,200	in	cluded in	above.			
	1899	3,191	640	550	2,364,050	351,600	460,000	10,950	28,804	14,080	45,496	18.44	12	
Endowment	1899	336	none	36	103,200	5,400	.. ..	1,200	included	in	above.			
	1898	3,164	1,013	424	2,254,340	314,400	570,100	12,850	27,332	14,602	36,478	15.36	12	
Endowment	1898	368	none	47	109,800	9,200	none	200	included	in	above.			
	1897	2,573	667	447	2,008,650	313,500	504,750	10,200	26,199	12,703	35,170	16.53	12	
Endowment	1897	415	none	36	119,000	10,000	200	1,400	included	in	above.			
	1896	2,360	778	412	1,817,400	305,000	627,500	13,000	23,513	11,386	31,540	16.20	12	
Endowment	1896	438	none	36	128,800	16,000	none	none	included	in	above.			
	1895	1,998	606	290	1,507,900	228,700	480,000	4,300	38,680	11,800	33,840	20.45	12	
Endowment	1895	494	none	59	147,200	17,800	none	none	included	in	above.			
	1894	1,699	815	240	1,260,900	201,300	658,100	7,300	40,037	12,343	27,784	d19.47	12	
Endowment	1894	553	1	57	165,000	17,600	400	.....	included	in	above.			

☞ For notes, etc., see page 15.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing business in Canada, 1894 to 1903 inclusive.

Name of Association or Society.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed During Year.	Amount taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets.	Assets per $1,000 of Insurance.	No. of Assessments made during year.
Canadian Relief Society ..... (Organized 1886.)	1894	By judgment of the Registrar of Friendly Societies, bearing date 19th June, 1894, the registry of the Canadian Relief Society was absolutely revoked and cancelled by order of Master in Ordinary, 16th July, 1894. Chas. Bonnick, of 98 Victoria Street, Toronto, was appointed Receiver.											
					$	$	$	$	$	$	$	$	
	1893	1,585	89	267	1,569,762	218,717	66,750	12,960	23,314	3,406	480	.03	15
	1892	1,778	263	229	1,741,689	246,080	239,350	16,320	26,514	4,218	1,145	.65	12
Catholic Foresters ..... (Organized 1883.)	**1903**	**122,606**	**9,304**	**1,556**	**120,274,400**	**1,653,500**	**10,804,000**	**915,383**	**1,080,237**	**91,325**	**619,657**	**5.15**	**12**
	1902	104,562	10,902	1,242	111,123,900	1,366,200	11,992,200	753,183	995,749	59,582	572,827	5,15	12
Head Office, Chicago, Ill.,	1901	94,902	8,551	1,180	100,497,900	1,277,000	9,081,000	708,650	903,939	57,902	400,942	4.44	12
Thos. F. McDonald High Secretary.	1900	87,531	8,833	586	92,693,900	631,700	9,373,000	655,000	815,677	63,305	294,151	3.17	12
	1899	79,895	15,619	2,555	84,609,900	2,621,600	17,179,000	568,900	593,012	60,699	190,037	2.24	12
C. Boudreault, Chief Agent for Ontario, Ottawa.	1898	66,831	14,100	2,672	70,052,500	2,712,000	15,524,000	437,000	534,565	45,835	162,778	2.32	12
	1897	55,403	13,891	2,050	57,240,500	2,056,060	14,251,000	352,500	477,440	47,586	76,951	1.34	12
	1896	43,898	11,493	2,442	45,397,000	2,446,000	12,996,000	293,443	346,658	33,486	41,684	.91	12
	1895	34,847	8,551	2,474	34,847,000	2,474,000	8,551,000	244,000	285,667	33,853	15,965	.46	12
	1894	29,014	7,219	2,913	29,014,000	2,913,000	7,219,000	216,000	260,406	45,465	15,838	.55	12
Catholic Mutual Benefit Assoc'n. (Organized 1880.)	**1903**	**18,159**	**1,692**	**621**	**24,823,000**	**788,500**	**1,946,500**	**237,700**	**280,737**	**19,964**	**165,801**	**6.68**	**17**
	1902	17,088	1,762	649	23,032,000	791,000	2,032,000	209,000	263,301	20,494	148,562	6.28	17
Head Office, Kingston, Ont.,	1901	15,975	1,700	323	22,357,000	438,500	1,978,000	217,033	38,732	(*j*)20,583	130,358	5.83	17
John J. Behan, Secretary.	1900	14,598	2,082	887	20,805,000	1,148,000	2,423,500	197,000	233,194	9,373	142,642	6.85	17
	1899	13,403	1,548	186	19,521,000	231,000	1,772,500	171,067	196,642	13,752	105,991	5.42	15
	1898	12,145	977	680	18,151,000	(**)995,500	1,178,100	(*a**)198,750	223,643	(*b**)17,076	96,530	5.31	19
	1897	11,848	1,372	640	17,899,500	912,500	1,761,500	189,000	213,205	8,915	52,853	2.89	18

	1896	11,116	1,246	533	17,050,500	775,500	1,659,600	168,150	189,599	11,826	42,128	2.47	15
	1895	10,403	1,463	1,022	16,166,500	1,539,000	1,974,500	156,000	166,554	7,036	44,353	2.74	15
	1894	10,051	1,752	233	15,890,000	222,000	2,536,000	122,000	133,478	15,895	47,718	3.00	16
Chosen Friends	**1903**	**25,324**	**3,200**	**1,545**	**25,645,511**	**1,240,644**	**2,461,059**	**172,066**	**339,660**	**31,457**	**457,429**	**17.84**	**12**
(Organized 1887.)	1902	23,829	3,201	1,645	24,613,018	1,437,000	2,505,000	150,576	288,601	30,090	364,012	14.78	12
Head Office, Hamilton,	1901	22,574	3,491	962	24,370,250	820,500	2,821,000	174,304	244,527	31,952	238,330	9.78	12
	1900	20,197	3,022	876	22,540,500	785,500	2,596,500	167,000	217,643	25,942	208,620	9.25	12
Wm. F. Montague,	1899	18,233	2,670	494	20,950,750	468,500	2,311,000	113,750	195,471	33,084	204,025	9.74	12
Gran'd Recorder.	1898	16,450	2,091	570	19,522,750	636,000	1,977,500	118,000	172,048	19,465	165,222	8.45	12
	1897	15,027	3,249	513	18,332,000	593,500	3,531,500	105,700	165,460	16,622	146,833	8.00	12
	1896	12,693	2,604	1,191	15,842,750	1,387,000	2,881,000	111,000	145,716	17,069	120,072	7.57	12
	1895	11,364	2,639	920	14,459,250	1,077,500	2,900,000	81,000	124,042	15,203	108,109	7.46	12
	1894	9,710	2,678	722	12,717,750	896,000	3,104,500	63,000	105,782	13,936	83,359	6.57	12
Colonial Mutual Life Association	**1903**	Business reinsured where possible, and Association wound up under judicial order.									17,546	21.60	.....
(Incorporated 1894.)	1897	577	204	312	812,500	509,750	301,000	14,000	29,910	24,583	20,732	11,960	11.55	.....
	1896	564	461	335	1,035,250	476,500	740,500	8,500	27,052	20,732	15,680	8,253	10.50	.....
	1895	560	567	5	779,750	6,000	786,750	1,000	19,729	15,680				
	1894	This Association, although registered on 29th October, 1894, did not commence business in Canada until January 2nd, 1895.											
Commercial Travellers' Mutual	**1903**	**1,463**	**101**	**69**	**1,841,000**	**93,000**	**103,000**	**22,000**	**35,660**	**3,677**	**48,646**	**26.42**	**6**
Benefit Society.	1902	1,452	34	383	1,853,000	541,000	34,000	36,000	39,605	3,474	38,592	20.82	6
(Organized 1871.)	1901	1,826	61	207	2,391,000	313,000	89,000	35,900	38,297	4,088	38,416	16.06	8
Head Office, Toronto.	1900	2,004	120	108	2,653,000	158,000	199,000	26,000	31,132	4,199	39,167	14.76	6
E. M. Rowley,	1899	2,016	206	25	2,643,000	49,000	332,000	23,000	29,299	4,982	37,911	14.34	6
Secretary.	1898	1,854	144	105	2,383,000	105,000	144,000	23,000	26,084	3,923	35,693	15.00	6
	1897	1,882	173	106	2,408,000	106,000	173,000	22,835	29,003	4,034	36,653	15.23	6
	1896	2,401	280	66	2,401,000	39,000	280,000	21,000	26,427	4,992	34,818	14.50	6
	1895	1,798	127	64	2,208,000	64,000	209,000	10,000	24,795	3,872	34,440	15.60	6
	1894	1,740	86	62	2,073,000	70,000	166,000	18,000	23,080	3,528	23,540	11.35	6
Covenant Mutual Benefit Life	**1900**	This Association went into liquidation, and A. H. Hoover was appointed receiver for Canadian business May 29, 1900.											
Ass'n (Canadian business).	1899	1,283	27	148	2,117,750	315,500	43,000	32,875	46,936	4,934	56,039	26.46	.....
(Commenced business in Can-	1898	1,452	445	581	2,345,500	1,177,000	824,625	42,250	47,906	9,231	56,043	23.89	.....
ada September 20, 1890.)	1897	1,904	222	327	3,424,750	493,375	310,750	62,125	52,487	6,991	63,468	18.53	.....
Head Office, Galesburg, Ill.	1896	2,029	306	225	3,647,125	475,875	434,250	32,500	56,762	8,451	58,437	16.03	.....
	1895	2,254	614	800	4,123,000	1,187,875	958,375	48,750	64,945	16,341	66,664	16.17	.....
	1894	2,482	870	996	4,436,750	1,371,375	1,187,750	40,250	85,038	16,029	75,675	17.95	.....
	1893	2,631	1,374	1,208	4,655,125	1,671,000	1,783,625	43,500	65,082	24,285	60,106	12.93	.....
	1892	2,483	1,538	549	4,576,875	911,625	2,043,875	19,750	56,032	23 998	65,071	12.25	.....

☞ For notes, etc., see page 15.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903, inclusive.

Name of Association or Society.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets.	Assets per $1,000 of Insurance.	No. of Assessment made during year
					$	$	$	$	$	$	$		
Covenant Mutual Benefit Life Ass'n of Illinois (gross bus.) (Incorporated 1877.) Head Office, Galesburg, Ill.	**1899**		No returns.	Business reinsured		in Northwestern Mutual Life Assurance Co. of Chicago, Dec. 28, 1899.							
	1898	(r) 33,122	11,969	16,432	58,838,000	30,723,350	20,892,750	1,181,220	1,387,707	306,860	628,990	10.70	.....
	1897	(r) 44,491	11,889	8,517	86,562,075	14,254,375	16,087,125	1,244,691	1,575,023	339,975	750,628	8.78	.....
	1896	(r) 42,312	9,250	10,208	87,420,375	17,030,125	14,216,125	1,308,875	1,623,484	337,259	767,727	8.56	.....
	1895	(r) 44,255	12,663	13,204	92,810,750	24,427,625	20,019,500	1,121,500	1,603,492	414,160	715,636	7.71	.....
	1894	(r) 45,322	10,705	9,927	98,440,375	19,394,875	17,317,500	1,197,500	1,496,647	308,051	611,700	6.20	.....
	1893	(r) 45,004	16,517	13,360	101,705,250	29,152,875	33,338,375	1,112,625	1,530,521	392,871	657,042	6.47	.....
	1892	(r) 42,314	(r)	(r)	98,632,375	14,262,875	25,688,625	(r)	1,415.679	359,599	621,841	6.50	.....
Home Circles, Canadian Order (Organized 1884.) Head Office, Toronto, J. M. Foster, Secretar	**1903**	**16,394**	**1,910**	**516**	**23,374,500**	**519,500**	**2,031,500**	**207,213**	**253,763**	**21,977**	**290,528**	**12.43**	**14**
	1902	15,121	1,601	648	22,076,500	625,500	1,655,500	179,098	257,867	20,387	245,180	11.10	15
	1901	14,274	1,879	652	21,255,500	536,680	1,712,180	172,008	229,603	18,312	193,089	9.08	14
	1900	13,150	1,477	452	20,271,500	289,000	1,628,500	176,635	218,039	17,393	176,434	8.70	14
	1899	12,232	1,774	480	19,124,500	573,500	1,792,500	166,685	207,209	17,902	150,654	7.87	14
	1898	11,030	1,049	547	18,080,500	817,000	1,244,000	162,000	187,157	14,914	128,321	7.10	13
	1897	10,614	904	809	17,815,500	1,396,000	1,129,500	156,646	188,811	14,053	119,044	6.12	13
	1896	10,610	1,232	730	18,082,000	992,500	1,984,500	113,000	156,024	16,110	97,292	5.38	11
	1895	10,174	1,345	407	17,203,000	945,000	2,098,000	111,000	163,394	15,791	75,488	4.38	12
	1894	9,301	1,603	736	16,161,000	1,079,000	2,540,000	121,000	151,464	16,252	43,984	2.72	12

Independent Order of Foresters. (Incorporated 1889.) Head Office, Toronto. Oronhyatekha, Supreme Chief Ranger.	**1903**	**219,492**	**36,316**	**20,776**	**238,124,000**	**17,007,194**	**30,013,000**	**1,543,339**	**3,545,026**	**401,468**	**7,453,306**	**31.30**	**12**
	1902	205,369	30,101	15,476	226,849,500	13,220,000	24,509,500	1,453,668	3,354,421	378,523	6,223,789	27.43	12
	1901	192,026	28,826	13,142	217,027,500	11,067,931	24,871,000	1,440,089	3,053,714	341,024	5,449,273	25.10	12
	1900	177,644	31,847	14,570	206,564,500	14,602,500	27,682,500	1,307,887	2,891,441	378,133	4,441,398	21.01	12
	1899	161,459	26,087	7,134	194,792,500	6,766,500	24,417,000	1,182,902	2,557,172	326,900	3,889,095	19.96	12
	1898	143,436	30,837	11,313	178,311,500	11,443,500	36,271,500	1,026,500	1,906,778	258,136	3,283,137	18.42	12
	1897	124,685	30,137	7,658	154,510,000	8,697,500	35,224,500	863,143	1,660,796	264,280	2,513,880	19.57	12
	1896	101,565	24,124	7,280	126,995,000	7,438,769	28,858,000	712,000	1,374,073	245,352	1,961,978	15.23	12
Endowment	1896	1,273	none	none	1,786,000	none	included	in above.	included	in	above.		
	1895	85,231	23,489	7,016	106,219,500	6,903,500	28,470,500	589,500	1,234,911	206,283	1,656,38.	15.33	12
Endowment	1895	1,290	449	none	1,808,000	7,000	603,500	none	included	in	above.		
	1894	69,214	20,397	4,613	85,302,000	6,068,500	25,059,000	400,500	1,023,387	184,186	1,247,333	14.42	12
Endowment	1894	841	121	none	1,204,500	none	145,500	3,000	included	in	above.		
Knights of the Maccabees ..... (Organized 1883.) Head Office, Port Huron, Mich. D. D. Aitken, Supreme Record Keeper. A. E. Mallory, M.D., Colborne. Chief Agent for Ontario.	**1903**	**341,304**	**88,505**	**30,657**	**430,306,800**	**29,853,320**	**90,716,500**	**2,945,380**	**4,301,874**	**489,491**	**3,256,156**	**7.57**	**12**
	1902	285,564	70,789	25,515	372,389,000	28,705,000	75,074,000	2,508,350	3,712,708	386,942	2,499,333	6.71	12
	1901	273,019	69,066	33,716	326,020,000	23,048,000	63,108,000	2,208,510	3,040,084	270,394	1,786,789	5.44	12
	1900	237,669	64,812	24,275	286,860,000	16,099,550	58,505,000	1,848,339	2,620,300	217,255	1,297,730	4.52	12
	1899	197,132	54 293	19,413	244,956,500	15,343,000	60,274,000	1,701,572	2,183,945	269,416	1,016,044	4.14	12
	1898	162,252	40,690	17,101	209,025,500	18,145,000	37,150,500	1,273,008	1,836,223	210,320	800,792	3.98	12
	1897	138,663	35,952	16,056	180,920,140	14,455,736	32,709,000	1,126,576	1,476,827	205,184	381,377	2.10	13
	1896	106,044	24,807	12,934	162,666,836	10,882,300	31,246,500	993,203	1,284,927	153,964	244,202	1.51	13
	1895	94,729	31,822	7,819	143,256,376	16,630,300	45,595,000	852,700	1,052,370	116,465	93,329	.65	13
	1894	71,230	26,036	7,652	115,344,376	15,755,800	40,937 ,00	662,200	822,375	114,875	36,570	.31	13
Knights of Pythias ..... (Organized 1864.) Head Office, Nashville, Tenn. Alex. Coulter, Grand Record Keeper, Toronto.	**1903**	**63,561**	**10,799**	**7,225**	**105,... ,00**	**9,545,500**	**13,002,000**	**1,440,676**	**2,961,322**	**317,974**	**775,631**	**7.34**	**12**
	1902	60,710	11,348	7,713	103,711,000	10,042,000	13,910,500	1,423,000	1,938,852	316,499	452,460	4.36	12
	1901	57,075	14,825	24,311	101,265,500	35,684,000	22,050,500	1,416,500	1,85.,.53	177,227	227,128	2.24	13
	1900	66,561	11,537	5,285	116,303,500	6,681,500	16,342,000	1,350,500	1,489,227	139,710	497,976	4.27	12
	1899	60,309	11,034	5,252	108,098,500	6,749,000	15,943,500	1,233,500	1,337,886	126,945	488,457	4.52	12
	1898	54,527	8,420	4,777	100,180,500	7,286,000	12,041,000	,96,000	1,286,742	106,967	483,520	4.84	12
	1897	51,478	9,676	4,584	96,675,500	7,210,000	14,207,500	1,143,500	1,232,075	112,066	465,699	4.81	12
	1896	46,912	10,990	4,662	90,821,500	7,640,000	16,989,500	1,003,000	1,146,908	106,664	453,871	5.00	12
	1895	41,058	8,764	3,703	82,475,000	6,615,000	13,563,000	907,000	1,055,862	82,414	4 537	4.80	12
	1894	36,416	6,934	3,067	76,434,000	6,297,000	12,709,000	830,000	992,081	57,392	2 ,372	3.56	12

☞ For notes, etc., see page 15.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing business in Canada, 1894 to 1903 inclusive.

Name of Association or Society.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets.	Assets per $1,000 of Insurance.	No. of Assessments made during year.
					$	$	$	$	$	$	$	$	
Massachusetts Benefit Life Association. (Canadian business.) (Commenced business in Canada, Nov. 26, 1891. Absorbed Can. Mutual Life Association 1892.) Boston, Mass.	1897	(v) 1,485	17	1,063	2,532,425	Forced	into	Liquidation, Aug.		17, 1897.			
	1896	(v) 3,256	139	462	5,743,800	763,255	173,800	132,506	152,484	8,853	110,943	19.43	.....
	1895	(v) 4,291	309	1,203	7,533,240	723,505	447,900	114,650	159,759	13,585	(u) 133,392	17.70	.....
	1894	(v) 4,513	428	1,208	7,923,495	1,942,125	539,900	126,700	169,723	13,168	98,826	12.47	.....
	1893	(v) 5,359	(t) 1,391	683	9,466,025	1,825,875	/ 1,782,000	148,600	128,310	12,475	31,722	3.34	.....
	1892	(v) 5,844	(s) 5,884	.....	10,558,500	1,080,350	$11,146,475	82,625	87,864	16,642	102,440	9.70	.....
Massachusetts Benefit Life Ass'n. (Gross business.) (Incorporated 1878.) Boston, Mass.	1897				Forced	into	Liquida	tion, Aug	ust 16,		1897.	.....	.....
	1896	(v) 46,399	16,543	21,274	93,957,600	30,999,650	14,900,720	2,033,986	3,081,602	651,324	895,132	9.20	....
	1895	(v) 51,904	19,613	6,883	112,568,780	12,451,000	20,121,350	1,991,025	2,732,839	683,172	1,293,496	11.49	.....
	1894	(v) 39,880	10,583	5,134	106,889,455	12,740,585	16,217,900	1,970,466	2,440,195	495,284	1,180,504	11.04	.....
	1893	(v) 35,064	5,990	4,646	105,381,605	12,646,275	14,271,750	1,831,900	2,287,110	528,952	1,091,679	10.36	.....
	1892	(v) 34,343	.....	.....	105,178,030	.....	24,888,080	.....	2,167,688	478,086	1,016,107	9.66	.....
Masonic Mutual Benefit Association..... London, Ont.	1894	Failed	during	1894.									
	1893	1,425	136	90	1,966,440	133,000	192,000	47,180	46,039	4,693	74,949	38.14	.....
	1892	1,424	215	99	1,964,620	49,380	277,000	36,560	62,819	5,721	74,949	38.15	.....
(z) Mutual Reserve Fund Life Ass'n of New York. (Can. business.)	**1903**			Figures	for 1903 not	obtaina	ble. New	business	now do	ne on legal	reserve	basis.	.....
	1902	(v) 5,147	284	(r)	10,263,737	2,316,410	671,849	200,741	378,008	83,201	401,367	39.10	.....
	1901	(v) 5,478	289	2,557	10,593,499	5,050,250	663,699	223,805	369,527	52,389	376,679	35.65	.....
	1900	(v) 7,879	665	1,930	15,295,500	5,655,427	1,301,300	230,450	448,423	54,310	396,499	25.87	....

(Commenced business in Canada April, 1884.) Head Office for Canada, Toronto.	1899	(v)	9,931	725	4,392	19,911,627	7,583,500	1,689,500	304,120	426,661	73,403	327,257	16.44	....
	1898	(v)	14,447	970	3,073	29,398.974	6,190,000	1,932,200	306,692	463,890	83,230	336,665	11.45	....
	1897	(v)	16,550	861	1,258	33,656,774	3,218,000	2,006,300	320,500	525,869	86,362	260,115	7.73	....
		Business of Provincial Providen Institution absorbed July 15, 1896.												
	1896	(v)	17,108	9,212	1,058	35,188,974	2,749,500	16,763,449	264,727	419,616	83,129	301,377	8.59	....
	1895	(v)	9,645	1,638	910	22,971,025	2,458,500	3,686,000	200,000	327,298	84,566	127,003	5.53	.....
	1894	(v)	8,994	2,605	1,036	21,943,525	2,733,250	6,078,250	138,500	318,283	80,196	194,644	6.13	.....
	1903	Figures for 1903 not obtainable. New business now done on legal reserve basis.												
Mutual Reserve Fund Life Ass'n of New York. (Gross business.) (Incorporated 1875.) Head Office for Canada, Toronto.	1902	(v)	64,701	21,820	(r)	127,960,188	(r)	22,346,240	2,878,069	5,025,563	1,591,753	5,741,679	44.87	.....
	1901	(v)	53,796	12,042	22,299	155,358,627	50,160,791	21,648,365	4,789,293	7,566,885	1,774,376	6,025,887	38.78	.....
	1900	(v)	81,076	29,972	19,958	189,267,374	48,949,060	64,501,751	4,696,564	14,623,414	1,620,144	12,263,297	64.79	.....
	1899	(v)	71,062	9,249	18,781	173,714,683	51,111,458	11,142,990	3,840,679	5,192,030	1,357,369	2,672,874	15.33	.....
	1898	(v)	102,379	12,779	22,308	269,169,321	64,425,170	32,027,390	3,906,065	6,134,327	1,791,884	3,334,170	12.39	....
	1897	(v)	111,908	21,763	28,304	301,567,101	79,693,745	56,234,785	4,060,479	6,081,509	1,800.579	4,139,367	13.72	.....
	1896	(v)	118,449	30,936	17,727	325,026,061	35,215,850	73,026,330	3,967,083	5,858,427	1,596,092	3,770,146	11.06	.....
	1895	(v)	105,878	23,526	12,504	308,659,371	40,471,675	59,738,790	3,973,850	5,575,281	1,759,435	3,672,526	11.90	.....
	1894	(v)	96,097	24,271	9,881	293,366,106	32,467,515	66,408,225	3,281,669	4,943,739	1,557,750	3,774,121	12.86	....
Odd Fellows' Relief Association of Canada. (Organized 1874.) Head Office, Kingston, Ont. R. Meek, Secretary-Treasurer.	1903		15,814	1,744	331	20,067,250	383,750	2,024,500	143,750	205,566	30,795	223,949	15.43	6
	1902		14,565	1,497	341	18,641,750	396,750	1,707,750	117,500	178,602	28,153	297,483	15.95	6
	1901		13,562	1,750	461	17,506,750	454,000	2,027,750	107,500	173,681	26,959	263,529	15.05	6
	1900		12,273	1,590	400	16,040,500	379,500	1,858,000	94,500	159,038	25,080	239,214	14.91	6
	1899		11,083	1,135	444	14,656,500	558,000	1,391,000	97,500	144,017	21,188	195,390	13.33	6
	1898		10,392	1,191	370	13,820,500	535,000	1,526,560	85,500	132,974	18,350	154,975	11.21	6
	1897		9,571	932	419	12,829,000	579,500	1,327,000	72,000	123,340	16,633	136,007	10.60	6
	1896		9,058	1,089	403	12,181,500	527,500	1,378,500	94,000	113,463	15,891	97,300	7.96	6
	1895		8,372	1,132	437	11,340,500	597,500	1,141,500	73,400	103,195	16,994	92,883	8.19	6
	1894		7,677	1,219	316	10,466,500	408,500	1,619,000	60,000	96,211	14,885	81,011	7.66	6
Orange Grand Lodge of B.A. (Organized 1830.) Head Office, Toronto. J. S. Leighton, Secretary.	1903		3,585	909	298	3,585,000	298,000	909,000	39,000	44,000	9,778	4,200	1.19	12
	1902		3,013	709	323	3,013,000	323,000	709,000	25,500	37,498	8,712	8,339	2.76	12
	1901		2,653	593	232	2,653,000	232,000	593,000	30,000	31,568	4,880	5,053	1.94	12
	1900		2,317	480	174	2,317,000	174,000	480,000	18,500	26,399	4,772	8,364	3.60	12
	1899		2,029	287	98	2,029,000	98,000	287,000	25,400	22,867	(x) 3,768	5,237	2.58	12
	1898		1,860	196	136	1,860,000	136,000	196,000	9,710	21,425	2,877	11,579	6.23	12
	1897		1,800	138	276	1,800,000	276,000	138,000	18,900	24,823	3,736	2,791	1.55	12
	1896		1,955	90	294	1,955,000	394,000	90,000	33,000	27,136	3,706 (–)	3,843 (–)	1.48	12
	1895		2,292	184	294	2,292,000	294,000	184,000	18,000	27,500	4,203	4,783	2.09	12
	1894		2,330	269	215	2,330,000	215,000	269,000	21,000	27,663	4,461 (–)	450 (–)	0.19	12

☞ For notes, etc., see page 15.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903 inclusive.

Name of Association or Society.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets.	Assets per $1,000 of Insurance.	No. of Assessments made during year.
					$	$	$	$	$	$	$		
Provincial Provident Institution.	1896		Amalga	mated	with Mutual	Reserve	Fund	Life	Associat	ion, July	15, 1896.		
(Incorporated 1884.)	1895	7,807	1,345	1,059	13,082,250	1,847,500	2,407,000	111,200	162,662	48,729	125,196	9.58	6
St. Thomas, Ont.	1894	7,569	1,544	991	12,600,950	1,605,000	2,381,000	84,000	153,118	46,305	112,535	8.93	6
	1893	7,063	1,826	988	11,906,450	1,619,000	2,735,000	109,550	172,860	44,903	87,799	7.54	6
	1892	6,281	1,807	378	10,899,000	612,000	2,857,000	44,000	98,758	39,342	69,746	6.40	6
Royal Arcanum .....(b)	1903	283,039	39,561	7,999	653,319,000	14,222,500	58,575,000	7,230,542	7,900,775	199,208	3,875,225	5.47	12
(Organized 1877.)	1902	254,322	33,216	7,480	615,329,000	14,312 500	49,760,000	6,899,868	7,412,785	207,524	3,255,698	5.29	12
Head Office, Boston, Mass.	1901	231,132	31,055	7,622	585,704,000	15,186,000	48,646,500	6,595,105	7,141,294	180,590	2,305,605	3.93	12
W. O. Robson,	1900	210,074	24,086	5,651	558,825,000	14,494,000	39,708.500	6,277,068	6,296,982	160,186	1,952,870	3.49	12
Supreme Secretary.	1899	193,868	12,913	6,135	539,920,500	19,065,000	27,187,000	6,083,452	6,693,858	149,625	1,565,037	2.90	12
Lyman Lee, Hamilton,	1898	189,184	9,039	13,062	537,819,000	35,536,500	23,178,000	5,279,242	5,888,182	133,541	1,602,643	2.97	(b) 15
Chief Agent for Ontario.	1897	195,105	13,299	6,643	558,366,000	19,035,000	35,458,500	5,210,823	5,523,806	122,430	645,972	1.15	17
	1896	190,261	22,452	4,520	547,161,000	12,877,500	61,630,500	5,043,000	5,016,658	115,136	182,219	.32	16
	1895	174,060	20,454	4,174	503,452,500	11,785,500	56,851,500	4,435,500	4,327,820	104,126	299,951	.51	15
	1894	159,307	16,975	4,635	463,063,500	13,414,500	47,983,500	4,254,000	4,297,784	92,407	519,926	1.12	16

Royal Templars of Temperance..	**1903**	**6,399**	**721**	**489**	**7,956,500**	**386,000**	**629,000**	**101,719**	**131,084**	**10,474**	**117,154**	**14 72**	**12**
(Organized 1884.)	1902	6,183	478	590	7,826,500	425,000	407,000	113,500	133,295	11,912	114,904	14.68	12
Head Office, Hamilton.	1901	6,267	512	580	7,958,000	498,250	491,500	97,750	139,035	8,9 0	91,195	11.46	12
C. Van N. Emory,	1900	6,392	498	1,370	8,752,750	1,074,100	463,000	79,476	112,632	9,904	75,015	8.57	12
Dominion Secretary.	1899	7,325	1,2-8	586	9,963,350	715,544	1,262,750	86,106	103,181	11,939	60,462	6.46	12
	1898	6,618	1,188	480	10,114,300	569,250	1,050,300	72,108	104,019	10,875	73,012	7.22	12
	1897	5,798	640	374	10,047,500	391,500	696,000	73,800	88,553	7,755	69,348	6.90	12
	1896	5,798	602	558	9,845,500	707,500	544,500	89,000	97,936	13,059	49,744	5.04	12
	1895	5,914	963	471	8,348 500	525,500	1,169,500	55,000	95,213	16,963	72,019	7.15	12
	1894	5,563	1,027	441	7,7 [illegible]	580,000	1,309,500	60,000	90,458	13,659	57,645	7.45	13
Select Knights	**1898**						In Liquidation.						
(Organized 1883.)	1897	814	106	3,139	464,000	6,101,500	144,500	80,000	69,036	8,050	8,912	6.09	.....
Head Office, St. Catharines, Ont.	1896	6,449	732	513	52,000	511,500	831,500	87,200	159,206	10,177	244,371	20.44	.....
	1895	3,686	536	239	6,767,000	465,000	783,000	91,000	134,312	8,100	172,840	18.35	12
Endowment	1895	2,644	670	234	2,644,000	234,000	670,000	10,000	included	in	above.		12
	1894	3,591	483	249	6,540,000	177,000	709,000	52,000	118,724	9,382	157,[illegible]	17.95	15
Endowment	1894	2,208	645	197	2,208,000	116,000	645,000	9,000	included	in	above.		12
	1893	3,385	537	185	6,330,000	303,500	813,000	54,500	99,000	6,790	98,638	12.18	17
Endowment	1893	1,769	641	153	1,769,000	153,000	641,000	6,000	included	in	above.		12
	1892	3,064	404	151	5 875,000	277,000	758,000	42,000	85,188	7,624	48,647	6.79	17
Endowment	1892	1,287	316	125	1,287,000	125,000	316,000	5,000	included	in	above.		12
Sons of England	**1903**	**3,457**	**334**	**54**	**3,859,100**	**50,750**	**340,250**	**24,900**	**30,606**	**2,006**	**46,200**	**12.13**	**12**
(Organized 1874.)	1902	3,200	300	46	3,633,150	53,500	317,750	35,500	36,338	1,950	34,820	9.66	12
Head Office, Toronto.	1901	2,973	238	56	3,374,350	63,500	257,000	23,900	34,419	1,999	34,613	10.25	12
John W. Carter,	1900	2,812	153	61	3,207,250	74,000	172,000	32,200	33,613	2,505	26,404	8.23	12
Grand Secretary.	1899	2,747	(y) 212	59	3,140,850	65,000	250,000	20,000	32,562	2,351	29,476	9.38	12
	1898	2,615	177	63	2,977,750	77,000	218,000	24,000	30,84[illegible]	2,861	22,542	7.57	12
	1897	2,526	184	84	2,865,500	90,000	232,000	23,500	30,105	2,335	19,725	6.89	12
	1896	2,440	130	82	2,747,000	111,000	166,000	22,010	29,079	1,807	17,255	6.36	12
	1895	2,410	163	125	2,710,000	125,000	188,000	19,378	24,316	1,484	12,995	4.79	12
	1894	2,390	312	152	2,664,000	251,500	326,000	25,000	27,387	1,205	10,042	3.76	16

☞ For notes, etc., see page 15.

THE BULLETIN CHART.

Statement of the Assessment and Leading Friendly Societies doing Business in Canada, 1894 to 1903 inclusive.

Name of Association or Society.	Year Ending.	Number of Members.	Number Taken During Year.	Number Left Society During Year.	Amount of Insurance in Force.	Amount Lapsed During Year.	Amount Taken During Year.	Death Claims During Year.	Income.	Expense of Management.	Assets.	Assets per $1,000 of Insurance.	No. of Assessments made during year.
					$	$	$	$	$	$	$	$	
Sons of Scotland	**1903**	**7,560**	**1,340**	**944**	**5,871,500**	**386,750**	**760,750**	**58,982**	**93,231**	**(p)18,208**	**162,698**	**27.69**	**12**
(Organized 1876.)	1902	7,231	1,769	585	5,748,750	356,000	1,100,500	32,833	86,292	14,898	147,976	25 74	12
Head Office, Toronto.	1901	6,088	638	592	5,038,500	435,000	401,250	45,548	70,374	10,157	118,587	23.53	12
D. M. Robertson,	1900	6,096	709	450	5,118,000	360,750	459,750	41,000	63,697	7,229	105,222	20.56	1..
Grand Secretary.	1899	5,894	897	507	5,060,000	418,750	741,256	33,000	62,394	9,983	83,343	16.27	12
	1898	5,543	1,101	498	4,770,500	427,000	894,000	35,000	54,088	6,313	67,994	14.25	12
	1897	4,940	793	570	4,284,000	472,000	678,500	21,000	51,069	8,514	51,498	12.02	12
	1896	4,742	533	709	4,099,500	586,000	462,500	30,000	44,492	6,566	33,516	8.17	12
	1895	4,948	582	386	4,288,500	324,0)	483,500	19,000	58,675	17,595	17,829	4.17	6
	1894	4,776	1,309	434	4,128,000	356,000	1,165,000	22,000	59,509	15,942	12,800	3.10	8
Woodmen of the World	**1903**	**8,567**	**1,537**	**736**	**9,896,000**	**694,500**	**1,406,000**	**85,000**	**194,761**	**29,911**	**188,395**	**11.83**	**12**
(Incorporated April 1, 1893.	1902	7,730	1,533	760	9,076,500	725,000	1,423,000	51,968	94,574	20,073	71,613	7.89	12
Commenced business July 6,	1901	7,047	1,476	491	8,486,000	498,500	1,421,500	46,946	89,942	13,950	48,790	5.74	12
1893.)	1900	6,092	1,205	543	7,609,500	583,50	1,205,500	44,983	77,492	15,822	39,267	5.76	12
Head Office, London, Ont.	1899	5,459	1,380	541	7,025,500	577,50	1,491,500	38,469	63,540	12,427	15,228	2.17	12
W. C. Fitzgerald,	1898	4,674	1,523	614	6,268,500	750,000	1,627,500	41,012	54,454	11,533	16,943	2.70	12
Head Clerk & Chief Agent	1897	3,806	1,011	566	5,438,000	677,500	1,179,500	25,000	43,880	8,592	8,552	1.56	12
	1896	3,392	1,515	293	4,982,500	408,000	1,999,000	32,000	44,734	17,125	(–) 1,745	(–) .35	12
	1895	2,198	1,111	135	3,421,100	204,000	1,626,500	13,000	26,712	11,509	2,372	.69	12
	1894	1,231	595	51	2,017,500	77,500	884,500	8,000	15,615	7,0[illegible]	4,558	2.23	12

☞ For notes, etc., see page 15.

NOTES.

A.—Beneficiary Branch. B.—Sick and Funeral Branch.

1. Approximate.
2. Sick and Funeral.
3. Medical Officer and Sick Benefits.

*—This Association, while still a friendly society, is not an assessment life association, for the reason that it maintains a legal reserve, based on Hm. Table of Mortality with interest at 4 per cent. for policies issued previous to January 1, 1900, and 3½ per cent. for those issued after that date, with a provision for excessive mortality. Incorporated under The Insurance Act of Canada, June 13, 1898.

†—Of this number 2,052 withdrew to form Grand Lodge of Quebec and Maritime Provinces.

‡—The figures for 1901 include the sick and funeral benefit business of High Court, also general fund business.

**—This includes lapses by death as well as all other causes.

a*—$43,500 of this amount accrued in 1897. The amount of the claims for the deaths which occurred in 1898 was $165,000.

b*—This includes Quebec Convention expenses amounting to about $8,000.

(—)—Signifies a deficiency.

(a)—Members in Order.

(b)—On August 1, 1898, rating was changed to a basis of 21 assessments at former rate divided into 12 payments, that is one each month.

(c)—In addition to the assessment a relief was levied.

(d)—For eleven months only.

(e)—This amount includes the business of the Northwestern Life of Chicago, which was taken over by the Mutual Reserve in 1900, and which amounted to about $60,000,000 insurance in force.

(f)—Funeral benefits.

(h)—About three-fourths of this amount is made up of policy liens.

(i)—This does not include balance in treasurer's hands December 31, 1900.

(j)—This includes convention expenses which amounted to $10,088.48: said conventions are held once every three years.

(p)—[illegible] expenses of biennial meeting which amounted to $2,765.

(r)—[illegible]ted.

(s)—5,0[illegible] certificates for $40,704,975 is business transferred from Canadian Mutual Life Association, formerly the Canadian Mutual Aid Association.

(t)—[illegible],116 certificates for $14,991,000 is busines[illegible] transferred from Mutual Relief Society.

(u)—An additional $50,000 deposited with the Dominion Government.

(v)—Number of policies or certificates, not number of members.

(x)—This includes item of law costs from former years of $620.56, and also an item of $709.85 for general agents and organizers. These two items deducted make the expenses $2,437.17.

(y)—New and renewed.

(z)—The figures of the Mutual Reserve were not furnished by the Association, but were compiled from Government Reports. This association is now known as The Mutual Reserve Life Ins. Co., doing business on Legal Reserve basis; but business in this country prior to Aug. 11, 1899, is on Assessment plan.

TABLE OF RATES FOR $1,000.

Age.	A. O. F. Entrance fee $3.00. Monthly rate.	A. O. U. W. Entrance fee according to age. Minimum annual dues $1.00	C. O. F. Ent. fee min. $5.00. Ex. dues 91. Mon. rate.	C. O. F. Ent. fee, $5.00. Ex. dues 66. Mon. rate.	CATH. C. F. Ent. fee $5. Ex. dues, minimum, 84.		C. M. B. A. Ent. fee $3. Mon. dues $2. Rate 15 per year with privilege to home, special assessments if necessary.	CHOSEN FRIENDS. Ent. fee $3. Ex. dues, min. $2 per year. Mon. rate.	CHOSEN FRIENDS. Ent. fee $3. Ex. dues, min. $2 per year. Mon. rate.	COM. TRAVELLERS. Ent. fee $2. Ex. dues, $2. Mon. rate.	COM. TRAVELLERS. Ent. fee $2. Ex. dues, $2. Mon. rate.	CAN. HOME CIRCLE. Ent. fee $5. Ex. dues, min. $1. Mon. rate.	CAN. HOME CIRCLE. Ent. fee $5. Ex. dues, min. $1. Mon. rate.
					Ord.	Haz.							
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
18	1 05	0 60	0 60	0 60	0 60	0 70	0 50	0 58		1 60		0 50	
19	1 05	62	60	61	60	70	50	60		1 65		50	
20	1 05	64	60	62	60	70	50	60		1 70		50	
21	1 06	66	60	63	62	72	50	62		1 75		50	
22	1 07	68	60	64	64	74	50	62		1 80		50	
23	1 11	70	60	[illegible]	65	76	50	64		1 85		50	
24	1 15	72	60	[illegible]	67	78	50	64		1 90		50	
25	1 19	74	65	67	69	80	55	66		2 00		55	
26	1 23	76	65	[illegible]	71	83	55	66		2 05		55	
27	1 26	78	65	69	74	85	55	68		2 10		55	
28	1 28	80	65	70	76	87	55	68		2 15		55	
29	1 31	82	65	71	79	90	55	70		2 20		55	
30	1 35	84	70	72	81	93	60	70		2 25		60	
31	1 39	86	70	73	84	96	60	72		2 30		60	
32	1 43	89	70	74	87	99	60	72		2 35		60	
33	1 48	92	70	75	90	1 02	60	74		2 40		60	
34	1 53	95	70	76	93	1 06	60	74		2 45		60	
35	1 58	98	85	78	97	1 09	65	76		2 50		67	
36	1 63	1 01	85	80	1 01	1 13	65	76		2 60		67	
37	1 68	1 04	85	82	1 05	1 17	65	80		2 70		67	
38	1 75	1 07	85	84	1 09	1 21	65	80		2 80		67	
39	1 81	1 10	85	86	1 13	1 25	65	86		2 90		67	
40	1 88	1 13	1 00	88	1 17	1 30	75	86		3 00		85	
41	1 94	1 16	1 00	90	1 22	1 35	75	94		3 20		85	
42	2 02	1 19	1 00	92	1 27	1 40	75	94		3 40		85	
43	2 10	1 22	1 00	95	1 33	1 46	75	1 04		3 60		85	
44	2 18	1 25	1 00	98	1 38	1 51	75	1 04		3 80		85	
45	2 26	1 30					85	1 24		4 00		1 00	
46							85	1 24		4 20		1 00	
47							85	1 54		4 40		1 00	
48							85	1 54		4 60		1 00	
49							85	2 00		4 80		1 00	
50								2 00		5 00			
51										5 25			
52										5 50			
53										5 75			
54										6 00			
55										6 50			
56										7 00			
57										7 00			
58										7 00			
59										7 00			
60										7 00			

The A. O. F. is a friendly society but not an assessment order. See note (*), page 15.

Age limit reduced to 45 in 1901.

TABLE OF RATES FOR $1,000.

Age	I. O. F. Ent. fee $4.5... Ex. dues $2 to $1. Mon. rate. (Ordinary or preferred class.)		K. O. T. M. Ent. fee, $5. Ex. dues $1. Mon. rate.		K. of P. No ent. fee, and no ex. dues. Mon. rate.		MUTUAL RESERVE. Yearly rate.		O. F. RELIEF ASSOCIATION. Ent. fee $2. Ex. dues 30c. Bi-mon. rate.		ORANGE GRAND LODGE. Ent. fee $3. Annual dues $2. Mon. rate.		ROYAL ARCANUM. Ent. fee min. $2. Ex. dues, min. $2. *These rates are for $3,000 insurance.		ROYAL TEMPLARS. Ent. fee $2. Ex. dues, according to amount of insurance. Mon. rate.		SONS OF ENGLAND. Ent. fee $4. Ex. dues $1. Mon. rate.		SONS OF SCOTLAND. Ent. fee, min. $5. Ex. dues, min. $4. Mon. rate.		WOODMEN. Ent. fee $3. Ex. dues $1. Mo. *	
	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.	$	c.
16	.....		.....		.....		.....		.....		.....		.....		0	60	.....		.....		.....	
17	.....		.....		.....		.....		.....		.....		.....			60	.....		.....		.....	
18	0	76	0	6	.....		.....		.....		0	60	.....			60	0	67	0	80	0	60
19		78		60	.....		.....		.....			61	.....			60		67		80		61
20		80		60	.....		14	65	.....			62	.....			60		68		80		62
21		82		60		90	15	00	1	45		63	1	76		65		69		84		64
22		84		60		95	15	40	1	46		64	1	82		65		70		88		65
23		86		60	1	00	15	80	1	47		65	1	90		70		71		92		66
24		90		60	1	00	16	25	1	49		66	1	98		70		73		96		67
25		94		70	1	05	16	75	1	50		67	2	04		75		74	1	00		68
26		98		70	1	10	17	25	1	51		68	2	10		75		75	1	02		70
27	1	02		70	1	10	17	75	1	52		69	2	18		80		77	1	04		71
28	1	06		70	1	15	18	30	1	53		70	2	24		80		78	1	06		72
29	1	10		70	1	20	18	85	1	55		71	2	32		85		80	1	08		73
30	1	14		80	1	25	19	45	1	58		72	2	42		85		81	1	10		74
31	1	18		80	1	25	20	05	1	61		73	2	52		90		83	1	13		76
32	1	22		80	1	30	20	70	1	64		74	2	62		90		85	1	16		77
33	1	26		80	1	35	21	40	1	68		75	2	74		95		87	1	19		78
34	1	32		80	1	40	22	10	1	71		76	2	84		95		89	1	22		79
35	1	38		90	1	45	22	85	1	75		78	2	91	1	00		91	1	25		81
36	1	44		90	1	50	23	60	1	78		80	3	04	1	05		93	1	30		84
37	1	50		90	1	60	24	45	1	81		82	3	16	1	10		95	1	35		86
38	1	56		90	1	65	25	30	1	84		84	3	26	1	15		98	1	40		89
39	1	62		90	1	70	26	20	1	89		86	3	44	1	20	1	00	1	45		91
40	1	68	1	00	1	75	27	10	1	96		88	3	60	1	25	1	03	1	50		96
41	1	76	1	00	1	85	28	10	2	02		89	3	78	1	30	1	05	1	60	1	02
42	1	84	1	00	1	90	29	20	2	08		92	3	96	1	35	1	08	1	70	1	08
43	1	92	1	00	2	00	30	35	2	18		95	4	14	1	40	1	12	1	80	1	14
44	2	00	1	00	2	10	31	55	2	30		98	4	30	1	50	1	15	1	90	1	20
45	2	08	1	20	2	15	32	85	2	46	1	02	4	52	1	60	.....		2	00	1	26
46	2	18	1	20	2	25	34	20	.....		1	07	4	72	1	70	.....		2	10	1	38
47	2	32	1	20	2	35	35	60	.....		1	14	4	94	1	80	.....		2	20	1	50
48	2	50	1	40	2	45	37	10	.....		1	22	5	18	1	95	.....		2	30	1	62
49	2	70	1	40	2	60	38	65	.....		1	35	5	42	2	10	.....		2	40	1	74
50	2	90	1	40	2	70	40	35	.....		.....		5	70	2	25	.....		.....		1	92
51	3	10	1	40	.....		42	10	.....		.....		5	98	2	40	.....		.....		2	10
52	3	30	.....		.....		44	00	.....		.....		6	30	2	55	.....		.....		2	28
53	3	60	.....		.....		46	00	.....		.....		6	66	2	70	.....		.....		2	52
54	3	90	.....		.....		48	15	.....		.....		7	00	2	90	.....		.....		2	76
55	.....		.....		.....		50	45	.....		.....		.....		3	10	.....		.....		3	00
56	.....		.....		.....		52	90	.....		.....		.....		3	30	.....		.....		.....	
57	.....		.....		.....		55	50	.....		.....		.....		3	50	.....		.....		.....	
58	.....		.....		.....		58	25	.....		.....		.....		3	70	.....		.....		.....	
59	.....		.....		.....		61	20	.....		.....		.....		3	90	.....		.....		.....	
60	.....		.....		.....		64	30	.....		.....		.....				.....		.....		.....	

COMPOUND INTEREST TABLE.

One Dollar Per Annum in Advance.

The sum to which one dollar per annum, paid at the beginning of each year, will increase, at compound interest, in any number of years not exceeding forty, at various rates.

Years.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	Years.
1	1.030	1 035	1.040	1.045	1.050	1.055	1.060	1
2	2.091	2.106	2.122	2.137	2.153	2.168	2.184	2
3	3.184	3.215	3.246	3.278	3.310	3.342	3.375	3
4	4.309	4.362	4.416	4.471	4.526	4.581	4.637	4
5	5.468	5.550	5.633	5 717	5.802	5.888	5.975	5
6	6.662	6.779	6.898	7.019	7.142	7.267	7.394	6
7	7.892	8.052	8.214	8.380	8.549	8.722	8.897	7
8	9.159	9.369	9.583	9.802	10.027	10.256	10.491	8
9	10.464	10.731	11.006	11,288	11.578	11.875	12.181	9
10	11.808	12.142	12.486	12,841	13.207	13.583	13.972	10
11	13.192	13.602	14.026	14.464	14.917	15.385	15.870	11
12	14.618	15.113	15.627	16.160	16.713	17.287	17.882	12
13	16.086	16.677	17.292	17.932	18.599	19.292	20.015	13
14	17.599	18.296	19.024	19.784	20.579	21.409	22.276	14
15	19.157	19.971	20.825	21.719	22.657	23.641	24.673	15
16	20.762	21.705	22.698	23.742	24.840	25.996	27.213	16
17	22.414	23.500	24.645	25 855	27.132	28.481	29.906	17
18	24.117	25.357	26.671	28.064	29.539	31.103	32.760	18
19	25.870	27.280	28.778	30.371	32.066	33.868	35.786	19
20	27.676	29.269	30.969	32,783	34.719	36.786	38,993	20
21	29.537	31.329	33.248	35.303	37.505	39.864	42.392	21
22	31.453	33.460	35.618	37,937	40.430	43.112	45.996	22
23	33.426	35 667	38.083	40.689	43.502	46.538	49.816	23
24	35.459	37.950	40.646	43.565	46.727	50.153	53.865	24
25	37.553	40.313	43.312	46.571	50.113	53.966	58.156	25
26	39.710	42.759	46.084	49.711	53.669	57.989	62.706	26
27	41.931	45.291	48.968	52,993	57.403	62.233	67.528	27
28	44.219	47.911	51.966	56.423	61.323	66.711	72.640	28
29	46.575	50.623	55.085	60.007	65.439	71.435	78.058	29
30	49.003	53.429	58.328	63.752	69.761	76.419	83,802	30
31	51.508	56.335	61.701	67.666	74.299	81.677	89.890	31
32	54.078	59.341	65.210	71.756	79.064	87.225	96.343	32
33	56.730	62.453	68.858	76.030	84.067	93.077	103.184	33
34	59.462	65.674	72.652	80.497	89.320	99.251	110.435	34
35	62.276	69.008	76.598	85.164	94.836	105.765	118,121	35
36	65.174	72.458	80.702	90.041	100.628	112.637	126.268	36
37	68.159	76.029	84.970	95.138	106.710	119.887	134.904	37
38	71.234	79.725	89.409	100.464	113.095	127.536	144.058	38
39	74.401	83.550	94.026	106.030	119.800	135.606	153.762	39
40	77.663	87.510	98.827	111.847	126.840	144.119	164.048	40

To find the sum to which a given amount *per annum* will increase at compound interest, at any of the rates per cent. and number of years expressed in the above Table: Multiply the given amount per annum by the sum to which one dollar per annum will increase at the rate and for the number of years required, marking off as many decimals from the product as there are in the multiplier and multiplicand.

COMPOUND DISCOUNT TABLE

One Dollar per Annum.

The present value of an Annuity of one dollar (Annuity payable at end of each year), for any number of years not exceeding forty, discounting at various rates.

Years.	3 per cent.	3½ per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.
1	.971	.966	.962	.957	.952	.948	.943
2	1.913	1.900	1.886	1.873	1.859	1.846	1.833
3	2.829	2.802	2.775	2.749	2.723	2.698	2.673
4	3.717	3.673	3.630	3.588	3.546	3.505	3.465
5	4.580	4.515	4.452	4.390	4.329	4.270	4.212
6	5.417	5.329	5.242	5.158	5.076	4.996	4.917
7	6.230	6.115	6.002	5.893	5.786	5.683	5.582
8	7.020	6.874	6.733	6.596	6.463	6.335	6.210
9	7.786	7.608	7.435	7.269	7.108	6.952	6.802
10	8.530	8.317	8.111	7.913	7.722	7.538	7.360
11	9.253	9.002	8.760	8.529	8.306	8 093	7.887
12	9.954	9.663	9.385	9.119	8.863	8.619	8.384
13	10.635	10.303	9.986	9.683	9.394	9.117	8.853
14	11.296	10.921	10.563	10 223	9.899	9.590	9.295
15	11.938	11.517	11.118	10,740	10.380	10.038	9.712
16	12.561	12.094	11.652	11.234	10.838	10.462	10.106
17	13.166	12.651	12.166	11.707	11.274	10.865	10,477
18	13.754	13.190	12.659	12.160	11.690	11.246	10 828
19	14.324	13.710	13.134	12.593	12.085	11.608	11.158
20	14.877	14.212	13.590	13.008	12.462	11.950	11.470
21	15.415	14.698	14.029	13.405	12.821	12.275	11.764
22	15.937	15.167	14.451	13.784	13.163	12.583	12.042
23	16.444	15.620	14.857	14.148	13.489	12.875	12.303
24	16.936	16.058	15.247	14.495	13.799	13.152	12.550
25	17.413	16.482	15.622	14.828	14.094	13.414	12.783
26	17.877	16.890	15.983	15.147	14 375	13.662	13.003
27	18.327	17.285	16.330	15.451	14.643	13.898	13.210
28	18.764	17.667	16.663	15.743	14.898	14.121	13.406
29	19.188	18.036	16.984	16.022	15.141	14.333	13.591
30	19.600	18.392	17.292	16.289	15.372	14.534	13.765
31	20.000	18.736	17.588	16.544	15.593	14.724	13.929
32	20.389	19.069	17.874	16.789	15.803	14.904	14.084
33	20.766	19.390	18.148	17.023	16.003	15.075	14.230
34	21.132	19.701	18.411	17.247	16.193	15.237	14.368
35	21 487	20.001	18.665	17.461	16.374	15.391	14.498
36	21.832	20.290	18.908	17.666	16.547	15.536	14.621
37	22.167	50.571	19.143	17.862	16.711	15.674	14.737
38	22.492	20.841	19.368	18.050	16.868	15.805	14.846
39	22.808	21.102	19.584	18.230	17.017	15.929	14.949
40	23.115	21.355	19.793	18.402	17.159	16.046	15.046

To find the present value of a given amount to be received at the end of *each year* during any number of years not exceeding forty, at any of the rates of compound discount expressed in the above table: Multiply the given sum to be received at the end of each year by the present value of one dollar per annum at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

EXPECTATION OF LIFE.

Table showing the Expectation or Average Duration of Life, deduced from the Northampton, Carlisle, Equitable, Seventeen Offices, English, Actuaries' Hm. (Healthy Males) and British offices (Healthy Males) Experience.

Completed Age.	Northampton Experience. 1780.	Carlisle Experience. 1815	Equitable Society's Experience. 1834.	"Seventeen Offices" Experience. 1843.	English Experience. No. 3 (Males). 1864.	Institute of Actuaries, Healthy Males. Hm. 1863.	British Offices. Healthy Males. Om. 1893.	Completed Age.
	Years.	Years.	Years	Years.	Years.	Years.	Years.	
0	25.18	38.72	.....	.....	39.91	.....	.....	0
5	40.84	51.25	.....	.....	49.71	.....	.....	5
10	39.78	48.82	48.83	48.36	47.05	50.29	51.96	10
11	39.14	48.04	48.02	47.68	46.31	49.54	51.13	11
12	38.49	47.27	47.20	47.01	45.54	48.73	50 31	12
13	37.83	46.51	46.40	46.33	44.76	47.89	49.48	13
14	37.17	45.75	45.60	45.64	43.97	47.03	48.65	14
15	36.51	45.00	44.81	44.96	43.18	46.16	47.82	15
16	35.85	44.27	44.04	44.27	42.40	45.29	46.99	16
17	35.20	43.57	43.27	43.58	41.64	44.44	46.17	17
18	34.58	42.87	42.52	42.88	40.90	43.61	45.34	18
19	33.99	42.17	41.78	42.19	40.17	42.82	44.51	19
20	33.43	41.46	41.06	41.49	39.48	42.06	43.68	20
21	32.90	40.75	40.33	40.79	38.80	41.33	42.86	21
22	32.39	40.04	39.60	40.09	38.13	40.60	42.04	22
23	31.88	39.31	38.88	39.39	37.46	39.88	41 22	23
24	31.36	38.59	38.16	38.68	36.79	39.15	40.40	24
25	30.85	37.86	37.44	37.98	36.12	38.41	39,58	25
26	30.33	37.14	36.73	37.27	35.44	37.66	38.77	26
27	29.85	36.51	36.02	36.56	34.77	36.91	37.96	27
28	29.30	35.69	35.33	35.86	34.10	36.16	37.16	28
29	28.79	35.00	34.65	35.15	33.43	35.42	36.36	29
30	28.27	34.34	33.98	34.43	32.76	34.68	35.57	30
31	27.76	33.68	33.30	33.72	32.09	33.95	34.78	31
32	27.24	33.03	32.64	33.01	31.42	33.21	33.99	32
33	26.72	32.36	31.98	32.30	30.74	32 48	33.21	33
34	26.20	31.68	31.32	31.58	30.07	31.75	32.43	34
35	25.68	31.00	30.66	30.87	29.40	31.02	31.66	35
36	25.16	30.32	30.01	30.15	28.73	30.29	30.89	36
37	24.64	29.64	29.35	29.44	28.06	29.56	30.13	37
38	24.12	28.96	28.70	28.72	27.39	28.84	29.37	38
39	23.60	28.28	28.05	28.00	26.72	28.12	28.61	39
40	23.08	27.61	27.40	27.28	26.06	27.40	27.86	40
41	22.56	26.97	26.74	26.56	25.39	26.68	27.11	41
42	22.04	26.34	26.07	25.84	24.73	25.96	26.37	42
43	21.54	25.71	25.40	25.12	24.07	25.23	25.63	43
44	21.05	25.09	24.75	24.40	23.41	24.51	24.90	44
45	20.52	24.46	24.10	23.69	22.76	23.79	24.17	45
46	20.02	23.82	23.44	22.97	22.11	23.08	23.45	46
47	19.51	23.17	22.78	22.27	21.46	22.38	22.73	47
48	19.00	22.50	22.12	21. ,	20.82	21.68	22.01	48
49	18.49	21.81	21.47	20.57	20.17	20.99	21.31	49
50	17.99	21.11	20.83	20.18	19.54	20.31	20.61	50
51	17.50	20.39	20.20	19.50	18.90	19.63	19.91	51
52	17.02	19.68	19.59	18.82	18.28	18.95	19.23	52
53	16.54	18.97	19.00	18.16	17.67	18.28	18.55	53
54	16.06	18.28	18.43	17.50	17.06	17.62	17.88	54
55	15.58	17.58	17.85	16.86	16.45	16.96	17.22	55
56	15.10	16.89	17.28	16.22	16.86	16.32	16.57	56
57	14.63	16.21	16.71	15.59	15.26	15.68	15.93	57
58	14.15	15.55	16.15	14.97	14.68	15.05	15.30	58
59	13.68	14.92	15.60	14.37	14.10	14.44	14.68	59
60	13.21	14.34	15.06	13.77	13.53	13.83	14.07	60

EXPECTATION OF LIFE,

and chances of Surviving certain periods.

Age.	Average duration of life (Hm.)	Chances in 100 of surviving 10 years.	Chances in 100 of surviving 15 years.	Chances in 100 of surviving 20 years.
20	42.06	93.4	89.7	85.5
21	41.33	93.3	89.4	85.2
22	40.60	93.2	89.2	84.9
23	39.88	93.0	89.0	84.5
24	39.15	92.8	88.7	84.1
25	38.41	92.7	88.4	83.7
26	37.66	92.5	88.1	83.3
27	36.91	92.3	87.8	82.7
28	36.16	92.1	87.4	82.2
29	35.42	91.8	87.1	81.6
30	34.68	91.6	86.7	80.9
31	33.95	91.3	86.3	80.3
32	33.21	91.1	85.9	79.5
33	32.48	90.8	85.4	78.8
34	31.75	90.6	84.8	78.0
35	31.02	90.3	84.3	77.1
36	30.29	90.0	83.7	76.1
37	29.56	89.6	83.0	75.1
38	28.84	89.3	82.4	74.0
39	28.12	88.8	81.6	72.8
40	27.40	88.4	80.8	71.5
41	26.68	87.9	80.0	70.1
42	25.96	87.3	79.0	68.6
43	25.23	86.7	77.9	67.0
44	24.51	86.1	76.8	65.2
45	23.79	85.4	75.5	63.3
46	23.08	84.6	74.2	61.2
47	22.38	83.8	72.8	59.2
48	21.68	82.9	71.2	57.0
49	20.99	82.0	69.6	54.8
50	20.31	80.9	67.8	52.4
51	19.63	79.8	65.9	50.0
52	18.95	78.6	63.9	47.3
53	18.28	77.2	61.8	44.6
54	17.62	75.7	59.6	41.7
55	16.96	74.1	57.3	38.6
56	16.32	72.4	54 9	35.6
57	15.68	70.6	52.3	32.5
58	15.05	68.8	49.6	29.5
59	14.44	66.8	46.7	26.5
60	13.83	64.8	43.6	23.7

MEMORANDA.

MEMORANDA.

Valuable Publications

FOR

Insurance Men

Existing Legislation in the Dominion of Canada and United States of America for Protection of Wives and Children as Life Insurance Beneficiaries against the Claims of Creditors.

By L. GOLDMAN, A.I.A., F.C.A. Price 25 cents.

Some Points on Tuberculosis.

By JOHN L. DAVISON, B.A., M.D.C.M., M.R.C.S., Eng. Price 25 cents.
This short treatise should be read by everyone who desires the well-being of himself and his fellows.

On the Improvement in Longevity during the Nineteenth Century.

From Papers by SAMUEL GEORGE WARREN, F.I.A., M. C. PARAIRA, Ph.D., C. L. LANDRÉ, Actuary, and JOHN K. GORE, Actuary. Price 25 cents.

Some Features in the Law of Fire Insurance.

By WALLACE NESBITT, K.C., (now Justice Nesbitt of the Supreme Court of Canada.) Price 25 cents.

The above are among the publications from the press of the

Bulletin Publishing Co. Limited

18 Toronto St., Toronto, Canada

and will be sent to any address, post free, on receipt of price.

Insurance Publications and Books on Insurance

WHEN desirous of securing any **Book** dealing with any **Branch of Insurance,** or any **Insurance Publication,** you are solicited to order through

The Bulletin Office

All such Books and Publications are sold at Publishers' Prices, (the duty being added where necessary.)
Orders receive prompt and full attention.
Information furnished on application.

The Bulletin Publishing Co.

Limited

18 Toronto Street, Toronto, Canada

Case of McCaskie or Directors of Warden Company

Are You Interested in INSURANCE?

FIRE, MARINE, LIFE, CASUALTY, ASSESSMENT or FRATERNAL INSURANCE?

If so, you should subscribe for

The Bulletin

The only journal published in the Dominion that is devoted exclusively to Insurance

PRICE $1.00 A YEAR in advance.
Send 15c. for Specimen Copy

PUBLISHED ON THE FIRST DAY OF EACH MONTH BY
THE BULLETIN PUBLISHING CO. OF TORONTO, LIMITED
18 TORONTO STREET, TORONTO